

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:

HAROLINE GHANT

Debtor(s)

Case No. 09-04149

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/29/2009.
- 6) Number of months from filing to last payment: 1.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$915.00
Less amount refunded to debtor	\$915.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTISTS	Unsecured	1,465.00	2,030.61	2,030.61	0.00	0.00
AFNI/ VERIZON WIRELESS	Unsecured	820.00	1,408.15	1,408.15	0.00	0.00
AT&T WIRELESS	Unsecured	77.34	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	720.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	26,340.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	310.00	NA	NA	0.00	0.00
COMED	Unsecured	600.00	630.71	630.71	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	259.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	2,014.00	2,014.38	2,014.38	0.00	0.00
DISH NETWORK	Unsecured	200.00	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	423.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK MARIN	Unsecured	718.00	718.83	718.83	0.00	0.00
GC SERVICES	Unsecured	450.00	NA	NA	0.00	0.00
GIAMANCO & OOINK	Unsecured	600.00	NA	NA	0.00	0.00
H&F LAW	Unsecured	76.00	NA	NA	0.00	0.00
HSBC	Unsecured	663.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERVICES	Unsecured	289.00	NA	NA	0.00	0.00
JOEL CARDIS LLC	Unsecured	335.24	NA	NA	0.00	0.00
KCA FINANCIAL SERVICE	Unsecured	300.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,910.00	1,276.61	1,276.61	0.00	0.00
MED BUSINESS BUREAU	Unsecured	168.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	677.00	679.18	679.18	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	131.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	707.00	709.69	709.69	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	662.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	2,152.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	762.00	NA	NA	0.00	0.00
SAGE TELECOM	Unsecured	180.75	NA	NA	0.00	0.00
SBC AMERITECH	Unsecured	131.30	NA	NA	0.00	0.00
SUNRISE CREDIT SERVICE	Unsecured	302.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,468.16	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/26/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.